



U.S. STUDENT LOAN PORTFOLIO ANALYSIS BY FEDERAL RESERVE BANK

Student Loan Analysis Published. Liberty Street Economics, the blog of the Federal Reserve Bank of New York, has published a three-part series featuring analysis of the outstanding student loan portfolio in the United States by several of the Bank's economists. The series includes:

- The first posting in the series, [The Student Loan Landscape](#), notes that student loan debt was the smallest category of household debt until 2009. It has been the largest category of household debt since 2010. The article also looks at data on distribution of borrowers by size of loan balance, loan balance by age group, and the impact of student loan debt on home ownership.
- The second posting, [Looking at Student Loan Defaults Through a Larger Window](#), looks at cohort default rates and default rates by the size of loan balance when the borrower left school.
- The third posting, [Payback Time? Measuring Progress on Student Debt Repayment](#), breaks down borrowers into four groups:
 - Those current on payments and reducing their loan balance.
 - Those current and their loan balance is remaining stable.
 - Those current and their loan balance is increasing.
 - Those 90 days delinquent on loan payments.

The article also compares troubled borrowers based on the size of their loan debt when they left school.

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